

America's Small Business Resource

News From the SBA FINANCE DIVISION!!

SBA North Florida SBA Lender Training Dates for Fiscal Year 2005

SBA's North Florida District Office will be conducting **FREE** training classes for Lenders in our office at 7825 Baymeadows Way, Suite 100-B, Jacksonville, FL. Training encompasses regular 7(a), LowDoc, *SBAExpress* and 504 loan programs. It includes a full day class on loan processing policies and procedures for your marketing personnel, loan officers, and/or credit analysts **AND** loan closing, servicing and liquidation policies and procedures for those personnel who are responsible for closing loans, post-closing servicing, loan accounting, and/or liquidation. Dates for the classes are as follows:

March 15, 2005

June 14, 2005

September 13, 2005

Time for all classes is 8:30 AM until 4:30 PM. Classes tend to fill up quickly so **RESERVE YOUR SPOT EARLY!** Once your registration form is received, you will be contacted to confirm your scheduled date. If for any reason you find that you will be unable to attend your scheduled class, PLEASE telephone our office and cancel so that a replacement can be selected for your slot.

You can access the National Lender's Guide at www.sba.gov/banking
We ask that you print the guide and bring it with you to the training class.

Register on line at: <http://www.sba.gov/fl/north>
Or by calling 904-443-1906

OPEN HOUSE AT THE SBA

The North Florida District Office will conduct monthly "OPEN HOUSE" sessions for lenders from 9:00 am to 4:00 pm on the third Thursday of every month beginning on February 17, 2004. These sessions will provide one-on-one counseling with loan officers to address issues an/or problem areas. Come on by!!! For more information, please contact Veronica Wallace at veronica.wallace@sba.gov.

LATEST NOTICES

SBA Policy Notice 5000-938 - Changes to the 7(a) Loan Program as a result of new legislation – for full details, visit SBA's website at <http://www.sba.gov/banking/indexnoticesfy05.html>

SBA Policy Notice 5000-939 – Changes to International Trade Loan Programs as a result of changes to the Small Business Act – for full details, visit SBA's website at <http://www.sba.gov/banking/indexnoticesfy05.html>

SBA North Florida District Office: 7825 Baymeadows Way, Suite 100B, Jacksonville, FL 32256-7504
Ph: (904) 443-1900 Fax: (904) 443-1980 Website: <http://www.sba.gov/fl/north/>

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e-mail lola.kress@sba.gov with your request.**

Loan Reports For North Florida as of December 31, 2004

Top 10 7(a) Lenders by Number of Loans Made for FY 2005 As of December 31, 2004

BANK OF AMERICA, NATIONAL ASSOCIATION	124	\$3,459,300.00
CAPITAL ONE, FEDERAL SAVINGS BANK	38	\$1,805,000.00
BANCO POPULAR NORTH AMERICA	28	\$3,526,500.00
INNOVATIVE BANK	20	\$125,000.00
BANKFIRST	18	\$5,212,800.00
CIT SMALL BUSINESS LENDING CORPORATION	17	\$8,256,200.00
WACHOVIA BANK, NATIONAL ASSOCIATION	12	\$5,336,200.00
BUSINESS LOAN CENTER, LLC	11	\$911,000.00
FIRST COAST COMMUNITY BANK	10	\$5,621,500.00
SUNTRUST BANK	8	\$512,600.00

504 Lenders by Number of Loans Made for FY 2005 As of December 31, 2004

Lender	No. of Loans	Dollars
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	17	\$7,673,000.00
FLORIDA BUSINESS DEVELOPMENT CORPORATION	15	\$8,235,000.00
JACKSONVILLE ECONOMIC DEVELOPMENT COMPANY, INC.	5	\$2,044,000.00
SOUTHWEST FLORIDA REGIONAL DEVELOPMENT CORPORATION	4	\$898,000.00
GULFCOAST BUSINESS FINANCE, INC.	4	\$2,837,000.00
BUSINESS DEVELOPMENT CORPORATION OF NORTHEAST FLORIDA, INC.	3	\$1,218,000.00
Total:	48	\$22,905,000.00

North Florida District Office
Loan Activity by County for FY 2005
As of December 31, 2004

County	Number of Loans	Dollar Amount
ALACHUA	12	\$2,049,500.00
BAKER	1	\$10,000.00
BAY	9	\$1,666,000.00
CITRUS	4	\$80,000.00
CLAY	9	\$405,000.00
COLUMBIA	2	\$100,000.00
DUVAL	74	\$15,520,700.00
ESCAMBIA	12	\$1,679,009.00
FLAGLER	4	\$165,000.00
GADSDEN	1	\$1,191,000.00
HERNANDO	4	\$132,500.00
JACKSON	2	\$150,000.00
LAKE	11	\$3,007,000.00
LEON	10	\$4,123,000.00
LEVY	1	\$519,100.00
MARION	6	\$1,844,200.00
NASSAU	12	\$2,997,000.00
OKALOOSA	9	\$360,000.00
ORANGE	101	\$16,937,700.00
PUTNAM	6	\$1,256,100.00
SANTA ROSA	7	\$2,561,400.00
SEMINOLE	48	\$8,292,400.00
ST. JOHNS	19	\$8,539,400.00
SUMTER	2	\$391,000.00
SUWANNEE	1	\$354,000.00
VOLUSIA	35	\$4,172,900.00
WAKULLA	1	\$1,166,000.00
WALTON	2	\$272,000.00
TOTAL:	405	\$79,941,909.00